

REMARKS

Applicants have amended claims 44, 50-51, 57, 58, 64, 71, and 84 to overcome potential ambiguities in the claims. The amendments are unrelated to reasons of patentability and do not render the claims unpatentable in view of the cited prior art.

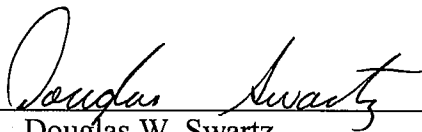
Applicants have added new claims 85-113, which include new independent claims 85 and 100. New independent claims 85 and 100 are substantially similar to independent claim 44 and are allowable over the cited prior art. The newly added independent claims differ from independent claim 44 primarily by not requiring an applet to be downloaded onto the customer's computer.

Based upon the foregoing, Applicants believe that all pending claims are in condition for allowance and such disposition is respectfully requested. In the event that a telephone conversation would further prosecution and/or expedite allowance, the Examiner is invited to contact the undersigned.

Respectfully submitted,

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